

## Determining Household Size & Zero Income

Summary Packet 9.19.13

NEBRASKA WIC TRAINING CENTER

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### How do we look at this?

**Need to determine if:**

Individual Families?  
Or  
Combined Household?

**Non-Traditional Family:**



Families living with someone else  
besides or in addition to their  
children or significant other

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### Individual Families & Combined Household



- ▶ **Definition:** are related or non-related individuals living together as an economic unit.
- ▶ It is important to determine the size correctly in order to assess income eligibility
- ▶ Remember to count the unborn in the family size

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## USDA Guidance



### ▶ To be an Individual Family:

- ▶ The family must have a source of income
- ▶ Income must be adequate to sustain the economic unit



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## Potential Income Sources – Families may have



- ▶ Monetary Compensation
  - ▶ Wages, Salary, Commissions or Fees
- ▶ Net Income from farm and non-farm self-employment
- ▶ Social Security and Disability Benefits
- ▶ Public Assistance or Welfare Payments
  - ▶ SNAP, Subsidized Housing, Energy Assistance, ADC, Medicaid
- ▶ Unemployment Compensation
- ▶ Alimony or Child Support
- ▶ Regular contributions from persons not living in the household
- ▶ Private Pensions or Annuities
- ▶ Net Royalties
- ▶ Other Cash Income
  - ▶ Withdrawals from savings, investments and trust accounts

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## Adequacy of Income



- ▶ Adequacy of income, not whether someone receives any in-kind benefits is the determining factor for individual families
- ▶ IN-KIND BENEFITS – are NOT counted as a source of income
- ▶ This includes benefits with monetary value received in place of money for services rendered
- ▶ Examples: housing, utilities, vehicles, food and gas provided or paid by employer



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**USDA Guidance for In-Kind Services** 

When multiple families live together

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In-Kind services such as day care, nanny services or cooking and cleaning in exchange for housing and food

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Does NOT make the client an individual family

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**USDA Guidance - Individual Families** 

- ▶ Income must be adequate to pay for basic living costs
- ▶ Nebraska has determined basic living costs to be:

Housing



FOOD



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**Individual Families vs Combined Households**

- ▶ When multiple families are living together, determine if they are individual families or combined households

- ▶ **Individual Families** 
  - ▶ Must use their own source of income to cover basic living expenses (food and housing)
- ▶ **Combined Households** 
  - ▶ Receive support from others living under the same roof to cover basic living expenses (food and/or housing)

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Tell me more about who in your household pays for these items



Source of Income?




Housing




FOOD


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Child Care



Gas



Other

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### Steps for Determining Individual Families vs Combined Households

Ask

- How many people live with you including family, friends, boyfriend/girlfriend?
- Does that include anyone besides you, your children and significant other?

Show

- If a Non-Traditional Family....
- Show the client the circle chart and have client explain who pays for food and housing.

Determine

- A Family paying for own food and housing = *individual family*
- Someone else paying for food and/or housing = *combined household*

Proceed

- Proceed with income assessment path questions

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Individual Families	Combined Households	Households of One
<ul style="list-style-type: none"> <li>Client pays for own food and housing</li> <li>Client shares living expenses equally with others</li> <li>Homeless-lack a fixed night time residence or living in a shelter</li> <li>Student living at school paying <u>own</u> food and housing</li> <li><u>Income</u>: Count only the income for the Individual Family</li> </ul>	<ul style="list-style-type: none"> <li><u>Others pay</u> for client's food and/or housing</li> <li>Money is combined and expenses are paid (<u>not equal amounts</u>)</li> <li>Living <u>permanently</u> with others and <u>not paying</u> for own food and/or housing</li> <li>Student living at school and <u>someone else paying</u> for student's food and/or housing</li> <li>Foster child or teen that has been <u>adopted</u></li> <li><u>Income</u>: Count all income for the combined household</li> </ul>	<ul style="list-style-type: none"> <li>Foster Child under age of 5</li> <li>Foster Teen</li> <li><u>Income</u>: Count only the money received from the state and any money the foster teen may have coming in</li> </ul>

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